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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	: Kuldeep K. Dhar et al.	<i>RWB</i> Group Art Unit: 11-28-01 Examiner:
Appln. No.	:	
Filed	: October 2, 2001	
Title	: AUTOMATED LOAN PROCESSING SYSTEM AND METHOD	
Docket No.	: I194.12-0001	

11046 U.S. PTO  
09/07/02/01  
10/02/01  


**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

SENT VIA EXPRESS MAIL

Express Mail No.: EL800726259US

Sir:

The enclosed PTO Form-1449 lists patents and publications submitted pursuant to 37 C.F.R. 1.97.

Copies of the patents or publications are enclosed as necessary.

**TIME OF FILING**

The Information Disclosure Statement is being filed:

1. X with the application or within three months of the filing date of the application or date of entry into the national stage of an international application or, to the best of the undersigned's knowledge, before the mailing date of a first Office action on the merits, whichever event occurs last. In accordance with 37 C.F.R. 1.97(b), no certification or fee is required.

Respectfully submitted,

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<b>FORM PTO-1449</b>		Atty. Docket No.: I194.12-0001	Application No.:
<b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>		First Named Inventor: Kuldeep K. Dhar et al.	
		Filing Date: October 2, 2001	Group Art:

## U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Sub Class	Filing Date If Appropriate
AA	5,206,934	04/27/1993	Naef, III			
AB	5,745,901	04/28/1998	Entner et al.			
AC	5,826,239	10/20/1998	Du et al.			
AD	5,987,434	11/16/1999	Libman			
AE	5,999,911	12/07/1999	Berg et al.			
AF	6,003,001	12/14/1999	Sarin et al.			
AG	6,041,306	03/21/2000	Du et al.			
AH	6,067,548	05/23/2000	Cheng			
AI	6,115,646	09/05/2000	Fiszman et al.			
AJ	6,119,149	09/12/2000	Notani			
AK						

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Sub Class	Translation Yes No
	AL						
	AM						
	AN						

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AO	
AP	
AQ	

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.